

In re:  
Frances Espinosa  
Debtor

Case No. 19-15114-elf  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Jul 13, 2021

User: admin  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 2

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 15, 2021:

Recip ID	Recipient Name and Address
db	Frances Espinosa, 823 Roslyn Avenue, Glenside, PA 19038-3806
cr	+ Santander Consumer USA Inc. dba Chrysler Capital, P.O. Box 961245, Fort Worth, TX 76161-0244

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 15, 2021

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 13, 2021 at the address(es) listed below:

Name	Email Address
ALBERT J. SCARAFONE, JR.	on behalf of Debtor Frances Espinosa scarafone@comcast.net ascarafone@gmail.com;r39418@notify.bestcase.com
REBECCA ANN SOLARZ	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC bkgroup@kmlawgroup.com
REBECCA ANN SOLARZ	on behalf of Creditor LakeView Loan Servicing LLC bkgroup@kmlawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq.	on behalf of Trustee WILLIAM C. MILLER Esq. ecfemails@ph13trustee.com, philaecf@gmail.com
WILLIAM C. MILLER, Esq.	ecfemails@ph13trustee.com philaecf@gmail.com

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WILLIAM EDWARD CRAIG

on behalf of Creditor Santander Consumer USA Inc. dba Chrysler Capital [ecfmail@mortoncraig.com](mailto:ecfmail@mortoncraig.com) [mortoncraigecf@gmail.com](mailto:mortoncraigecf@gmail.com)

TOTAL: 7

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA  
PHILADELPHIA DIVISION

IN RE: FRANCES ESPINOSA	)	
<u>Debtor(s)</u>	)	CHAPTER 13
	)	
SANTANDER CONSUMER USA INC.	)	CASE NO. 19-15114 (ELF)
dba CHRYSLER CAPITAL	)	
<u>Moving Party</u>	)	
	)	
v.	)	11 U.S.C. 362
	)	
FRANCES ESPINOSA	)	
<u>Respondent(s)</u>	)	
	)	
WILLIAM C. MILLER	)	
<u>Trustee</u>	)	
	)	
	)	

**ORDER MODIFYING THE AUTOMATIC STAY**  
**AS TO PERSONAL PROPERTY**

Upon the Certificate Of Default filed by Santander Consumer USA, Inc. dba Chrysler Capital, under Bankruptcy Code section 362(d) for relief from the automatic stay as to certain personal property as hereinafter set forth, and for good cause shown;

**ORDERED** that the automatic stay of the Bankruptcy Code section 362(a) is modified pursuant to 11 U.S.C. §362(d) to permit the movant to pursue the movant's in rem rights in the personal property described as a **2018 Jeep Compass** bearing vehicle identification number 3C4NJDBB8JT454221 to the extent and in the manner provided by any applicable contract documents and non-bankruptcy law.

Dated: 7/13/21



**ERIC L. FRANK**  
**U.S. BANKRUPTCY JUDGE**